(d) The identified clusters of industries, alongwith their locations, are indicated below :

1. (i) Lock Industry at Aligarh in Uttar Pradesh.

   (ii) Lock Industry at Dindigul in Tamil Nadu.

2. Textile Dyeing and Printing Industry at Pali, Baltora and Jodhpur in Rajasthan.

3. Diamond & Gem. Processing Industry at Surat in Gujarat, Trichy in Tamil Nadu and Jaipur in Rajasthan.

4. Match Industry at Sivakasi in Tamil Nadu.

5. Machine Tool Industry in Gujarat.

6. Leather and Leather Goods Industry at Agra in U.P.

7. Hand Tool Industry at Jalandhar in Punjab and Nagaur in Rajasthan.

8. Rubber based Industry in Kerala.

9. Marine Sea Food Products in Coastal States.

10. Fruit Processing Industry in Hilly Regions.

11. Bicycle/Bicycle parts industry at Ludhiana in Punjab.

FINANCIAL POSITION OF INDUSTRIAL UNITS

1417. SHRI VIRENDRA SINGH :

SHRI CHETAN P. S. CHAUHAN :

SHRI DATTATRAYA BANDARU : Will the Minister of FINANCE be pleased to state :

(a) whether the recent curbs imposed by the Reserve Bank of India and other public sector banks on credit availability to industrial units has adversely affected the liquidity position of industrial units;

(b) if so, the details thereof; and

(c) the steps proposed to be taken by the Government to make available adequate credit to industrial units?

THE MINISTER OF STATE OF THE MINISTRY OF FINANCE (SHRI DALBIR SINGH) (a) The Reserve Bank of India (RBI) has reported that it has placed restrictions on credit drawals in order to moderate monetary and credit expansion. Such restrictions will generally lead to a tightening of the liquidity position in industry.

(b) Banks were advised by RBI in May, 1991 that, for borrowers with aggregate credits limits of over Rs. 1 crore, the effective drawing power for the period May 9—September 30, 1991 would be limited to either 100 per cent of the peak level of actual utilisation during the period May 9 to September 30 during the past three years or the cash credit limits as they stood on May 8, 1991, whichever is lower.

(c) the restrictions on credit drawals have been imposed as a short-term measure applicable only to large borrowers. It is expected to lead to greater efficiency in inventory management and better use of credit by borrowers, thereby also enhancing productivity of capital. Given the large overhang of liquidity and the need to restrain the expansion in demand, it has become imperative to moderate the pace of monetary and credit expansion. Existing credit policy is thereby a part of the overall economic policy of rectifying current macro-economic imbalances. As these imbalances deminish, credit availability to industry can be expected to improve.

LOANS ADVANCED BY NATIONAL HOUSING BANK

1418. SHRI SAJJAN KUMAR : Will the Minister of FINANCE be pleased to state :

(a) the amount of loans advanced by the National Housing Bank to various institutions/organisations/companies including Housing Development Finance Corporation during the last one year, month-wise, till date;

(b) whether the National Housing Bank has followed the procedure laid down by the Reserve Bank of India while advancing the above loans;

(c) if not, the reasons therefor; and

(d) the action taken by the Government thereon ?

THE MINISTER OF STATE OF THE MINISTRY OF FINANCE (SHRI DALBIR SINGH) : (a) Details of month-wise disbursements of refinance by National Housing Bank (NHB) to the scheduled commercial banks, cooperative sector institutions and Housing Finance Companies including Housing Development Finance Corporation during 1990-91 (July 1990 to June 91) and July 1991 are set out in the statement given below.

(b) to (d) The Reserve Bank of India has not laid down any procedure which NHB has to follow for extending financial support. NHB was set up as an apex level institution in the field of housing. under the National Housing Bank Act, 1987 and has powers thereunder to make loans and advances to scheduled banks, cooperative sector institutions and housing finance institutions. NHB extends refinance to these institutions under its refinance schemes. in respect of housing loans and Land Development & Shelter Projects satisfying the prescribed eligibility criteria.

STATEMENT

(Amount in Rs.)

Month/Year	Scheduled Commercial Banks	Cooperative Sector Institutions	HFC's (including HDFC)	Total
1990-91				
July	0.2	—	1.6	1.8
August	0.1	2.6	1.2	3.9
September	0.4	—	17.8	18.2
October	4.1	—	65.1	69.2
November	4.0	9.5	2.8	16.3
December	0.1	10.1	43.6	53.8
January	0.5	—	11.4	11.9
February	0.5	8.1	8.3	16.9
March	3.6	19.0	98.7	121.3
April	0.5	1.5	9.3	11.3
May	6.2	0.3	49.1	55.6
June	0.7	4.3	7.0	12.0
	20.9	55.4	315.9	392.2
(1991-92)				
July	2.2	—	10.3	12.5

EXPORT OF TEXTILES

1419. DR. C. SILVERA : Will the Minister of TEXTILES be pleased to state :

(a) whether the Government have fixed some target for export of textiles by the end of the century;

(b) if so, the details thereof, and

(c) the steps taken or proposed to be taken to achieve the target ?

THE MINISTER OF STATE OF THE MINISTRY OF TEXTILES (SHRI ASHOK GEHLOT): (a) to (c) Government would like the Textile sector to reach an export level of Rs. 50,000 crores by the end of the century.

The projected improvement in export performance is sought to be achieved through a number of measures including modernisation of different sectors of textile industry, quality upgradation, higher